

Income Solutions® Lifetime Income Platform

We understand that you have worked hard for your retirement savings, and ensuring the safety of your nest egg is critical. When you are planning for retirement, you need to make sure that you have enough income to last for your lifetime.

Living longer, healthier lives is certainly an exciting proposition, but ensuring that your retirement savings will last twenty to thirty years – or possibly longer – can be a challenge. When you start building a retirement income withdrawal strategy, guaranteeing a lifetime income stream is one option you may want to explore.

You have the opportunity to access the following benefits through Income Solutions®:

- **Ability to Achieve**

- **Greater Lifetime Income**

- Access to low-cost, institutionally priced lifetime income products, that may result in payouts that are more than 10% higher than retail options.

- **Competitive Bidding**

- Our research shows that no single insurance company can always provide the highest quote. The insurance companies compete on each quote ensuring you the best market price.

- **Choice of High Quality**

- **Insurance Companies**

- You can research and request lifetime income quotes from multiple well-known insurance companies.

Lifetime Monthly Income		
Age/Gender	Income Type	\$100,000
65 Male	Life Only	\$562
65 Male	Life with 10 Year	\$550
65 Female	Life Only	\$522
65 Female	Life with 10 Year	\$520

(Date as of 2/27/2018 represents quotes for immediate income annuities)

- **Standardized Quote Responses**

- Quote responses are displayed in a single grid, allowing for simple and straightforward apples-to-apples comparison of the insurance company offerings.

- **Access to Information and Educational Tools**

- These valuable tools help you make an educated decision about your lifetime income purchase.

Learn more about lifetime income options by calling a lifetime income specialist at 1-866-297-9835 or clicking on CCOERA's link to Income Solutions® through ccoera.org.





Close the Income Gap and Gain Peace of Mind



Problem:

After my wife and I turned 55, we decided it was time to get serious about planning for retirement. I have been able to accumulate \$400,000 of retirement savings, and my wife has been saving as well. Although we've done a good job budgeting and setting money aside for retirement, we knew we would still need supplemental income once our paychecks stopped.

Solution:

We decided to purchase a joint lifetime income product with \$200,000 from my retirement savings that would start providing \$1,338 per month as soon as I retire, and will last for both of our lifetimes. By only using a portion of our savings, we were still able to keep the rest of our savings for any unexpected expenses. Our lifetime income product has given us the freedom to enjoy our retirement and continue doing the things we love.

Problem:

I thought I had saved enough money for retirement, and was not concerned about outliving my savings. However, after being retired for 5 years, I realized that I was going through my savings more quickly than I had anticipated. Because I didn't have any health issues, and was still very active, I knew I needed additional income to ensure that I would have enough money to last my lifetime.

Solution:

I decided to purchase a lifetime income product using \$100,000 from my retirement savings that will start providing payments of roughly \$650 a month immediately. I no longer have to worry about outliving my savings, as I know that the income from my lifetime income product will cover my basic expenses and last for my lifetime.

Learn how *Income Solutions*® can help you create a personal pension, 1-866-297-9835

